# **State of Iowa**

Administrative Costs in Higher Education Study Committee

Kaplan University Testimony November 5, 2013

A different school of thought."



### **INTRODUCTION:**

Senator Hart....Representative Forristall....Members of the

Committee...Thank you for the opportunity today to discuss Kaplan

University. My name is Susan Spivey and I have had the great fortune
to be associated with the University for more than 30 years. Today, I
am the President of Kaplan University's Cedar Rapids campus.

### **OUR ROOTS:**

Our roots in Iowa run deep to the founding of the American Institute of Commerce in Davenport in 1937 during the height of Great Depression...a time when the doors to higher education for many, especially women, were closed.

In fact, our history in Iowa stretches back even further to the turn of the century when Hamilton College established its first campus in Mason City in 1900. Hamilton College, which became part of Kaplan in

2007, has the distinction of being the oldest continuously operating career college in the state of Iowa.

While the times and names have changed over the decades, what has not is our mission and focus—helping underserved learners launch, enhance and or change their careers and improve their lives.

Regionally accredited by The Higher Learning Commission and a member of the North Central Association of Colleges and Schools,

Kaplan University today serves some 2,500 lowans at our five ground campuses—in Cedar Rapids, Cedar Falls, Mason City, Des Moines and Davenport as well as through online or blended learning programs.

More than 15,000 lowans are alums of KU and the University employs some 375 lowa residents, making us one of the largest employers in the state.

### **OUR STUDENTS:**

Let me spend a moment speaking about our students. Our students are juggling a lot of life commitments and other challenges--factors or more precisely characteristics that the National Center on Education Statistics recognizes as decreasing the chance of graduation

There are <u>seven</u> so-called risk factors. Our students—typically older and raising families often as single parents, working full-time while pursuing their college education part time...have on average about four risk factors. It is worth noting that KU's graduation rate is two times the national average for undergraduate students with two or more risk factors.

They've been called in some quarters "non-traditional" students. But when you consider that roughly one-third of the 20 million students enrolled in college today are first time students attending college full

time straight out of high school, or that 40 percent of college students in the US are older than 25, or that one-third of all students nationally are attending college part time with nearly 20 percent working full time, our students are not the exception...they're becoming the norm...the changing face of Higher Education in the United States and lowa.

### **OUR GRADUATES:**

We are very proud of the fact that our graduates stay and work in Iowa. More than 90% of our graduates remain in Iowa to work, raise their families and build a stronger community. Our career-focused curriculum is designed to prepare students to enter or advance in a variety of occupational fields at the associate, bachelor, and master degree levels and our students are performing well.

For the 2011-2012 academic year, the latest for which complete data is available, 93-95% of Kaplan graduates seeking employment received

jobs in their field of study depending on the lowa campus. For the three year period 2008-2012, the employment rate for graduates ranged from 90-95% depending on the campus. Kaplan University's campuses' keen focus on graduates becoming employed and remaining in lowa is at the heart of our mission.

### **OUR APPROACH:**

Our academic approach is designed to meet the unique needs of these learners. It is built on three pillars—outcome focused, personalized and highly supportive. We provide our students with the knowledge and skills they need to get a job or advance in their career, and we do it by incorporating diagnostic testing that assesses and enhances learning.

Kaplan University provides personalized attention and assistance to our students, which is paramount to them succeeding given their risk factors. Iowa students attend small campuses (from 250 to 750

students), that have small class sizes (average around 18 students), and they receive a high level of student service across all departments enabling them to be successful. For example, Kaplan students benefit from having one career service advisor for every 100 graduates. These advisors assist students with obtaining employment during school and career placement after graduation. Their assistance also includes job interviewing and resume building skills, as well as developing relationships with employers who will employ Kaplan graduates. Our Iowa campuses also have one academic advisor for every 120 students. Our academic advisors assist students with life situations; provide educational guidance and track students' grades and progress. If students' grades begin to slip or their attendance wanes, an academic advisor will reach out to assist them and get them back on track. For Kaplan students, success would be much more difficult without the personal attention and support services the University provides.

### **OUR ACCREDITION:**

I mentioned accreditation earlier. Let me come back to that briefly.

Kaplan University enjoys regional accreditation by The Higher Learning

Commission--one of six regional accrediting organizations in the U.S.

Regional accreditors such as the HLC accredit almost all public and

private nonprofit higher education institutions, including all major

research universities, highly selective liberal arts colleges,

comprehensive community colleges and state colleges and universities.

The Higher Learning Commission also accredits all of Iowa's public and

private, non-profit institutions.

Kaplan University also has a number of specialized or programmatic accreditations for its programs. For example, Kaplan University's School of Business has received programmatic accreditation from the Accreditation Council for Business Schools and Programs (ACBSP) for a number of its business programs. The University meets the high

academic standards expected of accredited institutions with quality programs.

### **OUR COMMITMENT:**

We want our students to make informed decisions about their education. It's a big commitment, including financially, and we want our University to be a good fit for our students. That is why Kaplan University introduced the Kaplan Commitment in 2010.

The Kaplan Commitment program enables undergraduate students to enroll in real classes to determine whether the coursework meets their educational needs **before** making a financial commitment. The University conducts academic assessments during the introductory period to help determine whether students are likely to be successful in their chosen course of study. Students can withdraw from the program for any reason during this time without penalty. Those admitted during the Kaplan Commitment period can become fully enrolled and earn

credit for successfully completed courses. Students who withdraw or do not pass during the Kaplan Commitment period will not have to pay for the coursework, and therefore will not receive financial assistance from the U.S. Department of Education.

### **COSTS AND DEGREE COMPLETIONS:**

Kaplan University's tuition and fees are provided to you in Attachment 1 to my testimony. Other than a registration and an application fee charged at the time of enrollment, Kaplan only has fees that relate to the instruction provided to its students such as technology or lab fees. The University does not charge any administrative fees as those are covered in the tuition. Kaplan University also does not have any of the ancillary services/sports that would require an administrative fee to be charged.

Furthermore, digital textbook costs are included in the price of tuition for non-nursing, undergraduate students. Kaplan University offers

eight different types of institutional scholarships that enable students to receive up to \$750 a term and reduce their cost of education.

Kaplan also offers a scholarship that matches any outside funding a student receives up to \$20,000. For example, if a student is awarded a scholarship from a community group and applies it at Kaplan University, then we will match it 100% up to \$20,000. In addition to offering institutional scholarships, Kaplan University has developed many alliance relationships with Iowa companies and organizations that enable employees to enroll at Kaplan University with a tuition discount of between 10 and 33%.

Iowa residents who attend Kaplan University can qualify for Iowa

Tuition Grants (ITG). In the 2012-2013 academic year, 1,789 Kaplan

University students received on average \$1,450 each in ITG funds.

These students have demonstrated financial need to receive the grant,

and Kaplan University provided matching funds for each ITG at 100% to

further decrease their education costs.

With comparatively few university fees and with the availability of institutional scholarships, tuition discounts, and the Iowa Tuition Grant with 100% Kaplan match, Kaplan University students are able to significantly reduce the published cost of a degree. These options together with non-nursing undergraduate tuition that includes the cost of digital text books represent true savings for students. For example, a firefighter who is eligible for ITG will receive \$1450 per academic year in state ITG money, \$1450 per academic year in matching ITG money from Kaplan University, and a 33% alliance tuition discount.

Transfer of credit is another avenue Kaplan University is utilizing to reduce education costs, including providing credit for real life experience or on the job training as part of a portfolio review.

Redundancies in educational requirements between courses or institutions if a student is transferring into Kaplan University create

barriers for students who would otherwise be charged to take courses for which they previously received credit. Kaplan removed this redundancy by employing a favorable transfer credit policy where students can transfer up to 75% of their required courses into a degree. Students also can transfer in a previous associate degree as a block which eliminates the need to retake duplicative courses to earn their bachelor's degree.

Kaplan University provides challenge exams for courses to earn credit, but it also created a course to help students capture their experiential learning gained through on the job training and recognize it as college credit, which saves time and money. On average, Kaplan University students throughout the country taking this course receive 34 credits and save \$12,614, and we are encouraging our lowa students to participate. Kaplan University's efforts to decrease a student's time to degree and reduce financial barriers in the process are at the forefront of education.

In closing, the Committee requested additional information in several areas, for which Kaplan does not have such services or maintain the requested data.

Kaplan University does not have research or service activities and does not have activities other than direct instruction such as student athletics. Nor does it have auxiliary enterprises such as housing, dining or college sports. Kaplan also has not borrowed for construction and has no cost of servicing debt.

As noted earlier, Kaplan University maintains a significant staff in Iowa numbering 375. The vast majority of the staff is faculty. The University does not maintain the ratios or percentages the Committee requested.

Kaplan University thanks the Committee for the opportunity to appear here today and speak about the work that Kaplan has done and continues to do to help build a better lowa.

## Kaplan University

Cedar Falls, Cedar Rapids, Davenport, Des Moines, Lincoln, Mason City, and Omaha

Tuition and Fee Schedule

Effective: 8/21/2013

UNDERGRADUATE PROGRAMS	TUITION	*REGISTRATION	**APPLICATION	TOTAL TUITION (BEGINS
	PER TERM	FEE	FEE	WITH 10-WEEK TERM)***
Corrections Certificate §	\$371 per credit	\$25	\$45	\$13,356
Crime Scene Technician Certificate §	\$371 per credit	\$25	\$45	\$16,324
Legal Secretary Certificate §	\$371 per credit	\$25	\$45	\$11,501
Management and Supervision Certificate in Criminal Justice §	\$371 per credit	\$25	\$45	\$13,356
Medical Billing/Coding Certificate	\$405 per credit	\$25	\$20	\$15,390
Private Security Certificate §	\$371 per credit	\$25	\$45	\$19,663
Dental Assistant Diploma	\$5,270	\$25	\$20	\$19,770
Practical Nursing Diploma	\$4,682	\$25	\$20	\$23,410
Associate of Applied Science in Accounting	\$5,109	\$25	\$20	\$30,654
Associate of Applied Science in Business Administration	\$5,109	\$25	\$20	\$30,654
Associate of Applied Science in Criminal Justice	\$5,109	\$25	\$20	\$30,654
Associate of Applied Science in Early Childhood Development	\$5,109	\$25	\$20	\$30,654
Associate of Applied Science in Fire Science	\$5,109	\$25	\$20	\$30,654
Associate of Applied Science in Human Services	\$5,109	\$25	\$20	\$30,654
Associate of Applied Science in Information Technology	\$5,109	\$25	\$20	\$30,654
Associate of Applied Science in Medical Assisting	\$5,109	\$25	\$20	\$32,025
Associate of Applied Science in Medical Office	\$5,109	\$25	\$20	\$35,763
Management	Ψ3,103	\$25	120	4337, 63
Associate of Applied Science in Paralegal Studies	\$5,109	\$25	\$20	\$30,654
Associate of Applied Science in Public Administration	\$5,109	\$25	\$20	\$30,654
Associate of Applied Science in Fubilic Administration	\$5,109	\$25	\$20	\$35,763
Advanced Start Bachelor of Science in Accounting	\$5,109	\$25	\$20	\$35,763
Advanced Start Bachelor of Science in Accounting  Advanced Start Bachelor of Science in Business	\$5,109	\$25	\$20	\$35,763
Advanced Start Bachelor of Science in Business  Administration	\$2,103	\$23	\$20	\$33,703
Advanced Start Bachelor of Science in Communication	\$5,109	\$25	\$20	\$35,763
Advanced Start Bachelor of Science in Criminal Justice	\$5,109	\$25	\$20	\$35,763
	\$5,109	\$25	\$20	\$35,763
Advanced Start Bachelor of Science in Early Childhood Development				
Advanced Start Bachelor of Science in Environmental Policy and Management	\$5,109	\$25	\$20	\$35, 763
Advanced Start Bachelor of Science in Fire and Emergency Management	\$5,109	\$25	\$20	\$35,763
Advanced Start Bachelor of Science in Fire Science	\$5,109	\$25	\$20	\$35,763
Advanced Start Bachelor of Science in Health and Wellness	\$5,109	\$25	\$20	\$35,763
Advanced Start Bachelor of Science in Health Care Administration	\$5,109	\$25	\$20	\$35,763
Advanced Start Bachelor of Science in Health Science	\$5,109	\$25	\$20	\$35,763
Advanced Start Bachelor of Science in Human Services	\$5,109	\$25	\$20	\$35,763
Advanced Start Bachelor of Science in Information	\$5,109	\$25	\$20	\$35,763
Technology  Advanced Start Bachelor of Science in Logal Studies	\$5,109	\$25	\$20	\$35,763
Advanced Start Bachelor of Science in Legal Studies		<del></del>	\$20	\$35,763
Advanced Start Bachelor of Science in Liberal Studies	\$5,109	\$25 \$25	\$20	\$35,763 \$35,763
Advanced Start Bachelor of Science in Nutrition Science	\$5,109		\$20	\$35,763 \$35,763
Advanced Start Bachelor of Science in Paralegal Studies	\$5,109	\$25	<del></del>	
Advanced Start Bachelor of Science in Political Science	\$5,109	\$25	\$20	\$35,763 \$35,763
Advanced Start Bachelor of Science in Professional Studies	\$5,109	\$25	\$20	\$35,763
Advanced Start Bachelor of Science in Psychology	\$5,109	\$25	\$20	\$35,763
Bachelor of Science in Accounting	\$5,109	\$25	\$20	\$66,417

Bachelor of Science in Communication	\$5,109	\$25	\$20	\$66,417
Bachelor of Science in Criminal Justice	\$5,109	\$25	\$20	\$66,417
Bachelor of Science in Early Childhood Development	\$5,109	\$25	\$20	\$66,417
Bachelor of Science in Environmental Policy and Management	\$5,109	\$25	\$20	\$66,417
Bachelor of Science in Fire and Emergency Management	\$5,109	\$25	\$20	\$66,417
Bachelor of Science in Fire Science	\$5,109	\$25	\$20	\$66,417
Bachelor of Science in Health Care Administration	\$5,109	\$25	\$20	\$66,417
Bachelor of Science in Health Science	\$5,109	\$25	\$20	\$66,417
Bachelor of Science in Health and Wellness	\$5,109	\$25	\$20	\$66,417
Bachelor of Science in Human Services	\$5,109	\$25	\$20	\$66,417
Bachelor of Science in Information Technology	\$5,109	\$25	\$20	\$66,417
Bachelor of Science in Legal Studies	\$5,109	\$25	\$20	\$66,417
Bachelor of Science in Liberal Studies	\$5,109	\$25	\$20	\$66,417
Bachelor of Science in Nursing - RN to BSN §	\$315 per credit	\$25	\$45	\$28,350
Bachelor of Science in Nutrition Science	\$5,109	\$25	\$20	\$66,417
Bachelor of Science in Paralegal Studies	\$5,109	\$25	\$20	\$66,417
Bachelor of Science in Political Science	\$5,109	\$25	\$20	\$66,417
Bachelor of Science in Professional Studies	\$5,109	\$25	\$20	\$66,417
Bachelor of Science in Psychology	\$5,109	\$25	\$20	\$66,417

GRADUATE CERTIFICATES AND PROGRAMS	TUITION PER CREDIT	**APPLICATION FEE	TECH FEE PER TERM	TOTAL TUITION***
Applied Behavior Analysis Postbaccalaureate Certificate****	\$371	\$45	\$200	\$11,130
Cisco Networks Postbaccalaureate Certificate****	\$371	\$45	\$200	\$10,017
Computer Forensics Postbaccalaureate Certificate****	\$371	\$45	\$200	\$10,388
Human Resources Postbaccalaureate Certificate****	\$371	\$45	\$200	\$11,130
Information Security Postbaccalaureate Certificate****	\$371	\$45	\$200	\$7,791
Internet Web Design Postbaccalaureate Certificate****	\$371	\$45	\$200	\$9,275
Linux System Administration Postbaccalaureate Certificate****	\$371	\$45	\$200	\$7,791
Microsoft Operating Systems Postbaccalaureate Certificate****	\$371	\$45	\$200	\$9,646
National Security Administration Postbaccalaureate Certificate****	\$371	\$45	\$200	\$6,678
Oracle Database Administration Postbaccalaureate Certificate****	\$371	\$45	\$200	\$8,533
Pathway to Paralegal Postbaccalaureate Certificate	\$371	\$45	\$200	\$13,356-\$13,727
Postgraduate Certificate in Applied Behavior Analysis****	\$385	\$45	\$200	\$13,475
Graduate Certificate in Accounting****	\$441	\$45	\$200	\$7,056
Graduate Certificate in Addictions****	\$385	\$45	\$200	\$13,475
Graduate Certificate in Human Resources****	\$441	\$45	\$200	\$7,056
Graduate Certificate in Information Security****	\$441	\$45	\$200	\$7,056
Graduate Certificate in Project Management****	\$441	\$45	\$200	\$7,056
Master of Science in Accounting	\$441	\$45	\$200	\$22,932
Master of Business Administration	\$441	\$45	\$200	\$26,460
Master of Business Administration with specialization	\$441	\$45	\$200	\$33,516
Master of Health Care Administration	\$420	\$45	\$200	\$21,840
Master of Public Administration	\$368	\$45	\$200	\$20,240
Master of Public Health	\$385	\$45	\$200	\$23,100
Master of Science in Criminal Justice	\$385	\$45	\$200	\$21,175
Master of Science in Education	\$385	\$45	\$200	\$17,710-\$20,790
Master of Science in Education in Instructional Technology	\$385	\$45	\$200	\$19,250-\$19,635
Master of Science in Education Psychology	\$385	\$45	\$200	\$20,020
Master of Science in Environmental Policy	\$368	\$45	\$200	\$20,240
Master of Science in Finance	\$441	\$45	\$200	\$22,932
Master of Science in Health Education	\$385	\$45	\$200	\$20,020

Master of Science in Homeland Security and Emergency Management	\$385	\$45	\$200	\$21,175
Master of Science in Information Technology	\$402	\$45	\$200	\$20,904
Master of Science in Information Technology (w/ specialization)	\$402	\$45	\$200	\$22,512
Master of Science in Legal Studies	\$368	\$45	\$200	\$20,240
Master of Science in Management	\$441	\$45	\$200	\$24,696
Master of Science in Nursing	\$368	\$45	\$200	\$23,920-36,800
Master of Science in Psychology (non-thesis track)	\$368	\$45	\$200	\$22,080
Master of Science in Psychology (thesis track)	\$368	\$45	\$200	\$23,920

<sup>\*</sup>A \$25 registration fee will be charged during your first term for undergraduate programs.

§ Students will be charged a \$200 technology fee per term.

#### **Tuition Rate:**

- Students who are pursuing a Dental Assistant Diploma and taking 12 or more credit hours per term will be charged the term cost of \$5270. Students who are enrolled in fewer than 12 credit hours will be charged \$440 per credit hour.
- Students, who are pursuing the **Practical Nursing 1240 Diploma program and taking more than 19 credit hours per term**, will be charged the term cost of \$4682, plus \$335 per credit hour beyond the 19 credits. Students who are enrolled in **fewer than 14 credit hours** in the Practical Nursing 1240 Diploma program will be charged the number of quarter credit hours per term times \$335.
- Students, who are pursuing the **Associate in Nursing Degree program and taking more than 18 credit hours per term**, will be charged the term cost of \$5109 plus \$405 per credit hour beyond the 18 credits. Students who are enrolled in **fewer than 12 credit hours** in the Associate in Nursing program will be charged the number of quarter credit hours per term times \$405.
- Students who are pursuing a **certificate or associates program and taking more than 16 credit hours per term** will be charged the term cost of \$5109 plus \$405 per credit hour beyond the 16 credits. Students who are enrolled in **fewer than 12 credit hours** in a certificate, associate or bachelor's program will be charged the number of quarter credit hours per term times \$405.
- Students, who are pursuing a **BS and taking more than 18 credit hours per term**, will be charged the term cost of \$5109, plus \$405 per credit hour beyond the 18 credits.
- Students who are pursuing a graduate certificate or postbaccalaureate certificate will be charged the per credit tuition rate.

#### **Undergraduate Tuition for Military Personnel**

- For active-duty military personnel, tuition for Kaplan University undergraduate degree and certificate programs is \$165.00 per quarter credit hour. Active-duty military personnel are not eligible for Kaplan University scholarships, tuition vouchers, or discounts.
- For military veterans, tuition for Kaplan University undergraduate degree and certificate programs is \$230.00 per quarter credit hour. Military veterans are not eligible for Kaplan University scholarships, tuition vouchers, or discounts.
- Spouses of active-duty service members are eligible for a 10% tuition reduction on undergraduate programs.

#### **Graduate Tuition for Military Personnel**

- Active-duty service members will receive the following tuition reductions per quarter credit hour: MBA, MSA, MSM, MSF, and business and IT certificate programs—\$84.00; graduate education, MSCJ, MSHSEM, MPH, and MSHE programs—\$87.50; MSLS, MSN, MPA, MSEP, MSP, and nursing certificate programs—\$70.50; MSIT program—\$91.75; and MHCA program—\$63.00.
- Military veterans will receive the following tuition reductions per quarter credit hour: MBA, MSA, MSM, MSF, and business and IT certificate
  programs—\$71.00; graduate education, MSCJ, MSHSEM, MPH, MSHE, MSEd Psych, and graduate and postgraduate arts and sciences
  certificate programs—\$62.50; MSLS, MSN, MSEP, MSP, and nursing certificate programs—\$45.50; MSIT program—\$69.00; and MHCA
  program—\$50.00.
- Spouses of active-duty service members are eligible for a 10 % reduction on graduate program tuition.

<sup>\*\*</sup>A nonrefundable application fee is due at the time the enrollment agreement is signed: \$20 fee for undergraduate programs; \$45 fee for graduate programs.

<sup>\*\*\*</sup>Total cost of tuition is based on the recommended sequence of classes and credits per term with no deviations from that recommended sequence, and at the current rate of tuition. This amount is also based on program requirements, and can change if a student decides to pursue a different program. Student can be subject to additional charges for repeating failed classes. The term tuition rates are subject to change. Notice of an increase in tuition will be provided 30 days prior to the start of a new term.

<sup>\*\*\*\*</sup>Not eligible for Title IV federal financial aid.

#### **Experiential Learning Tuition and Fees:**

Students enrolled in EL 203 will pay a \$1,500.00 course fee. This fee will be refunded as follows: 100% if students withdraw from the course during add/drop week; 50% if students withdraw from the course after add/drop week, withdraw from Kaplan University before completing the course, fail the course, or do not submit a portfolio after completion of the course. Students who pass the course but do not submit a portfolio must contact their campus business office to request a refund. Students who submit a portfolio are not eligible for a refund.

#### Challenge Exam Fees:

A fee of \$100.00 is required for each Challenge Exam taken.

#### Transcript Fee:

Students will receive one free copy of their official transcript. A fee of \$10.00 is charged for each additional copy. A \$2.00 shipping and handling fee will be charged if the receiving school is unable to accept electronic delivery. Additional fees are as follows: notarized, \$30.00; rush delivery, \$25.00. Students will receive one free copy of their official diploma. Additional fees are as follows: duplicate/replacement, \$25.00 (free if damaged in shipment or printed with errors); notarized, \$30.00; apostille, \$100.00.

#### Instructional Material for Practical Nursing 1240 Diploma:

In addition to the tuition cost per term, students must purchase the textbooks, supplies and other instructional material (the "Instructional Material") each term as may be required for the Practical Nursing Diploma program course work for such term. The Instructional Material can be purchased from the campus bookstore or through other sources. The cost per term for the Instructional Material varies based on the Instructional Material required for each individual term. The estimated cost of Instructional Material per program for a full-time student is \$1385.

The current cost per term:

Term 1 = \$785

Term 2 = \$300

Term 3 = \$200

Term 4 = \$50

Term 5 = \$50

#### Instructional Material for Associate of Science in Nursing:

In addition to the tuition cost, students must purchase textbooks, supplies and other instructional material (the "Instructional Material") each term as may be required for the Associate of Science in Nursing program course work for such term. The Instructional Material can be purchased from the campus bookstore or through other sources. The cost per term for the Instructional Material varies based on the Instructional Material required for each individual term. The estimated cost of instructional Material per program for a full-time student is approximately \$2300 (\$2225 for textbooks and \$75 for other supplies (scrubs, watch, bandages, hemostat, stethoscope, etc.)

The current cost per term:

Term 1 = \$404 (includes other materials and supplies)

Term 2 = \$345

Term 3 = \$522

Term 4 = \$371

Term 5 = \$275

Term 6 = \$235

Term 7 = \$147

#### Graduate Programs:

All students are required to pay a \$200.00 technology fee each term. For the MBA, MSM, MSF and MSIT, this fee is prorated to \$100 per six-week term. Books and other instructional materials are not included in the program tuition.

#### Master of Business Administration Program Fees:

Master of Business Administration students will pay one-time fees of \$104.50 as part of GB 500 (\$64.50 for Insights Discovery profile and \$40.00 for Marketplace Business Fundamentals Simulation) and \$40.00 as part of GB 601 (Marketplace Strategy and Business Policy Simulation).

#### Master of Science in Management Program Fees:

Master of Science in Management students will pay a one-time fee of \$64.50 prior to the start of GM 500 (Insights Discovery Profile).

#### Other Programs:

Students enrolled in academic programs other than master's degrees, Practical Nursing or the Associate of Science in Nursing will receive textbooks as part of tuition costs. Students may purchase supplemental course materials at a retail price pre-determined by campus administration. Course materials loaned to students must be returned at the end of each term in good condition. Please see the campus bookstore for details regarding book and course material distribution and purchasing policies.

#### Transportation Fees (Omaha and Mason City campuses):

In addition to the tuition costs, students have the option to purchase bus line tickets directly from the campus. Fees will vary depending upon campus and bus line operation. Please see Financial Aid for specific information.

Calendar year 2012/2013

Note: Tuition, fees, books, and other supplies are subject to change without notice. See the current Kaplan University Catalog for an explanation of the Refund Policy. Students may make tuition payments via the following website <a href="https://paymentcenter.khec.com">https://paymentcenter.khec.com</a>.

Not all programs or courses are offered at all locations.